

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: BIANCA, PHILIP CARL	§	Case No. 08-70585
BIANCA, EILEEN MARY	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JAMES E. STEVENS, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court
211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 11/03/2010 in Courtroom 115, United States Courthouse, 211 South Court Street Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 09/21/2010 By: /s/JAMES E. STEVENS
Trustee

JAMES E. STEVENS
6833 Stalter Drive
Rockford, IL 61108
(815) 962-6611
jstevens@bslbv.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: BIANCA, PHILIP CARL	§	Case No. 08-70585
BIANCA, EILEEN MARY	§	
	§	
Debtor(s)	§	

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	<u>6,601.78</u>
and approved disbursements of	\$	<u>3,511.21</u>
leaving a balance on hand of ¹	\$	<u>3,090.57</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee <u>JAMES E. STEVENS</u>	\$ <u>693.03</u>	\$ <u></u>
Attorney for trustee <u>Barrick, Switzer Law Firm</u>	\$ <u>2,397.54</u>	\$ <u></u>
Appraiser <u></u>	\$ <u></u>	\$ <u></u>
Auctioneer <u></u>	\$ <u></u>	\$ <u></u>
Accountant <u></u>	\$ <u></u>	\$ <u></u>
Special Attorney for trustee <u></u>	\$ <u></u>	\$ <u></u>
Charges, <u>U.S. Bankruptcy Court</u>	\$ <u></u>	\$ <u></u>
Fees, <u>United States Trustee</u>	\$ <u></u>	\$ <u></u>
Other <u></u>	\$ <u></u>	\$ <u></u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 464,620.62 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
<u>2</u>	Capital Recovery One/Capital One Installment	\$ <u>895.09</u>	\$ <u>0.00</u>
<u>3</u>	Capital Recovery One/Capital One Installment	\$ <u>225.31</u>	\$ <u>0.00</u>
<u>4</u>	Capital Recovery One/Capital One Installment	\$ <u>520.02</u>	\$ <u>0.00</u>
<u>5</u>	Discover Bank/DFS Services LLC	\$ <u>11,606.60</u>	\$ <u>0.00</u>
<u>6</u>	TARGET NATIONAL BANK	\$ <u>264.12</u>	\$ <u>0.00</u>
<u>7</u>	Capital Recovery One/Capital One Installment	\$ <u>27,311.87</u>	\$ <u>0.00</u>
<u>8</u>	Rbs Citizens, N.A	\$ <u>4,866.34</u>	\$ <u>0.00</u>
<u>10 -2</u>	Al Treu	\$ <u>105,000.00</u>	\$ <u>0.00</u>
<u>11</u>	American Express Bank FSB	\$ <u>2,854.49</u>	\$ <u>0.00</u>
	American Express Travel		

<u>12</u>	<u>Related Svcs Co</u>	<u>\$ 15,410.58</u>	<u>\$ 0.00</u>
<u>13</u>	<u>American Express Bank FSB</u>	<u>\$ 30,224.64</u>	<u>\$ 0.00</u>
<u>14</u>	<u>LVNV Funding LLC</u>	<u>\$ 2,586.67</u>	<u>\$ 0.00</u>
<u>15U</u>	<u>Midwest Bank & Trust Company</u>	<u>\$ 171,947.06</u>	<u>\$ 0.00</u>
<u>16</u>	<u>LVNV Funding LLC</u>	<u>\$ 15,730.72</u>	<u>\$ 0.00</u>
<u>17</u>	<u>eCAST Settlement Corporation assignee of</u>	<u>\$ 461.67</u>	<u>\$ 0.00</u>
<u>18 -2</u>	<u>eCAST Settlement Corporation assignee of</u>	<u>\$ 76.00</u>	<u>\$ 0.00</u>
<u>19</u>	<u>FIA CARD SERVICES, N.A./BANK OF AMERICA</u>	<u>\$ 20,679.82</u>	<u>\$ 0.00</u>
<u>20</u>	<u>FIA CARD SERVICES, N.A./BANK OF AMERICA</u>	<u>\$ 21,558.72</u>	<u>\$ 0.00</u>
<u>21</u>	<u>FIA CARD SERVICES, N.A./BANK OF AMERICA</u>	<u>\$ 32,400.90</u>	<u>\$ 0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is
\$0.00.

Prepared By: /s/JAMES E. STEVENS
Trustee

JAMES E. STEVENS
6833 Stalter Drive
Rockford, IL 61108
(815) 962-6611
jstevens@bslbv.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction
Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7

CERTIFICATE OF NOTICE

District/off: 0752-3
Case: 08-70585

User: cbachman
Form ID: pdf006

Page 1 of 2
Total Noticed: 44

Date Rcvd: Sep 28, 2010

The following entities were noticed by first class mail on Sep 30, 2010.

db/jdb +Philip Carl Bianca, Eileen Mary Bianca, 3640 Tamarack Circle, Prairie Grove, IL 60012-2138
aty +Scott A Bentley, Law Office of Scott A. Bentley, 618 S. Route 31, Suite 1,
McHenry, IL 60050-8273
tr +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive,
Rockford, IL 61108-2579
11994365 +Al Treu, PO BOX 36, Algonquin, IL 60102-0036
11994366 American Express, PO Box 91540, El Paso, TX 79998-1540
12313516 American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
12313517 American Express Travel Related Svcs Co, Inc Corp Card, c o Becket and Lee LLP, POB 3001,
Malvern PA 19355-0701
12055800 +American Express Travel Related Svcs Co Inc, Corp Card, PO Box 3001, Malvern, PA 19355-0701
11994367 +Bank of America, PO Box 15102, Wilmington, DE 19850-5102
11994392 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
WILMINGTON DE 19801-2920
(address filed with court: Washington Mutual, PO Box 660487, Dallas, TX 75266-0487)
11994372 +Capital One, PO Box 60024, City of Industry, CA 91716-0024
11994375 +Chase, PO Box 15153, Wilmington, DE 19886-5153
11994379 +Chase, PO Box 15291, Wilmington, DE 19886-5291
11994380 +Citifinancial, PO Box 183041, Columbus, OH 43218-3041
11994381 +Dave Meister Builders, c/o James Campion, Esq., 8600 Route 14, Crystal Lake, IL 60014
12041869 ++FORD MOTOR CREDIT COMPANY, PO BOX 6275, DEARBORN MI 48121-6275
(address filed with court: Ford Motor Credit Company LLC, P.O. Box 537901,
Livonia, MI 48153-9905)
11994383 +First Equity, PO Box 84075, Columbus, GA 31908-4075
11994384 Ford Motor Credit, PO Box 64400, Colorado Springs, CO 80962-4400
12059918 +Ford Motor Credit Company LLC, % Steven L Nelson, PO Box 3700, Rock Island, IL 61204-3700
11994385 +GMAC Mortgage, PO Box 9001719, Louisville, KY 40290-1719
11994386 +Heavner, Scott & Mihlar, o/b/o Deutsche Nat'l Bank, 111 E. Main Street, Ste 200,
Decatur, IL 62523-1339
12269734 +Meister Classic Builders Inc, % Atty Bradley T Koch, PO Box 589, Rockford, IL 61105-0589
12433849 +Meister Classic Builders, Inc., c/o Attorney Bradley T. Koch, Holmstrom & Kennedy, P.C.,
800 N. Church Street, Rockford, IL 61103-6978
12130154 +Midwest Bank & Trust Co, 2045 E Algonquin Road, Algonquin, IL 60102-9603
11994387 +Midwest Bank & Trust Company, Mafuszewich Kelly & McKeever LLP, 453 Coventry Lane Ste 104,
Crystal Lake, IL 60014-7504
11994388 +RBS, PO Box 18204, Bridgeport, CT 06601-3204
12258490 ++REAL TIME RESOLUTIONS INC, PO BOX 36655, DALLAS TX 75235-1655
(address filed with court: Real Time Resolutions, Inc., 1750 Regal Row Suite 120,
PO Box 36655, Dallas Texas 75235)
12202449 +Rbs Citizens, N.A, PO Box 7054, Bridgeport, CT 06601-7054
12185061 +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
11994390 +Target National Bank, PO Box 59317, Minneapolis, MN 55459-0317
11994391 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 790408, St. Louis, MO 63166)
12152228 +Wells Fargo Bank, PO Box 53476, Phoenix, AZ 85072-3476
12395214 eCAST Settlement Corporation assignee of, HSBC Bank Nevada and its Assigns, POB 35480,
Newark NJ 07193-5480

The following entities were noticed by electronic transmission on Sep 29, 2010.

11994364 E-mail/Text: bkr@cardworks.com Advanta Bank, PO Box 8088,
Philadelphia, PA 19101-8088
12194076 +E-mail/PDF: rmscedi@recoverycorp.com Sep 29 2010 02:31:07
Capital Recovery One/Capital One Installment, Recovery Management Sys Corp,
25 SE 2nd Avenue, Suite 1120, Miami FL 33131-1605
11994382 E-mail/PDF: mrdiscen@discoverfinancial.com Sep 29 2010 02:23:58 Discover, PO Box 30943,
Salt Lake City, UT 84130
12183797 E-mail/PDF: mrdiscen@discoverfinancial.com Sep 29 2010 02:23:58
Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
12431269 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 29 2010 02:23:23
FIA CARD SERVICES, N.A./BANK OF AMERICA, by American InfoSource L.P. as its agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
12173900 +E-mail/PDF: gecsed@recoverycorp.com Sep 29 2010 02:56:28 GE Money Bank dba GAP,
Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
12173720 +E-mail/PDF: gecsed@recoverycorp.com Sep 29 2010 02:56:28
GE Money Bank dba JCPenney Rewards Mastercard, Recovery Management Systems Corp,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
12339720 E-mail/Text: resurgentbknofications@resurgent.com LVNV Funding LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12580763 E-mail/PDF: rmscedi@recoverycorp.com Sep 29 2010 02:31:07
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
12177080 +E-mail/PDF: rmscedi@recoverycorp.com Sep 29 2010 02:31:07
Recovery Management Systems Corporation, For GE Money Bank, dba MENS WEARHOUSE,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
11994389 E-mail/PDF: gecsed@recoverycorp.com Sep 29 2010 02:56:28 Sam's Club, PO BOX 530942,
Atlanta, GA 30353-0942

TOTAL: 11

District/off: 0752-3
Case: 08-70585

User: cbachman
Form ID: pdf006

Page 2 of 2
Total Noticed: 44

Date Rcvd: Sep 28, 2010

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive,
Rockford, Il 61108-2579
12337591* American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
11994369* +Bank of America, PO Box 15726, Wilmington, DE 19850-5726
11994370* +Bank of America, PO Box 15726, Wilmington, DE 19850-5726
11994371* +Bank of America, PO Box 15726, Wilmington, DE 19850-5726
11994373* +Capital One, PO Box 60024, City of Industry, CA 91716-0024
11994374* +Capital One, PO Box 60024, City of Industry, CA 91716-0024
11994376* +Chase, PO Box 15153, Wilmington, DE 19886-5153
11994377* +Chase, PO Box 15153, Wilmington, DE 19886-5153
11994378* +Chase, PO Box 15153, Wilmington, DE 19886-5153
12000392* +Ford Motor Credit, PO Box 64400, Colorado Springs, CO 80962-4400
12395215* eCAST Settlement Corporation assignee of, HSBC Bank Nevada and its Assigns, POB 35480,
Newark NJ 07193-5480
11994368 ##+Bank of America, PO Box 15726, Wilmington, DE 19850-5726

TOTALS: 0, * 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2010

Signature:

